

FORM PTO-892 (REV. 2-92)		U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE		SERIAL NO. <b>09/188810</b>	GROUP PART UNIT <b>3624</b>	ATTACHMENT TO PAPER NUMBER <b>16</b>	
NOTICE OF REFERENCES CITED				APPLICANT(S) <i>Gilbin</i>			
U.S. PATENT DOCUMENTS							
*	DOCUMENT NO.	DATE	NAME	CLASS	SUB-CLASS	FILING DATE IF APPROPRIATE	
A	5984180	11/16/99	Albrecht	235	380	10/6/97	
B	6044360	3/28/00	Ricciello	705	21	6/16/97	
C	6175823	1/16/01	Van Dusen	705	26	9/15/98	
D							
E							
F							
G							
H							
I							
J							
K							
FOREIGN PATENT DOCUMENTS							
*	DOCUMENT NO.	DATE	COUNTRY	NAME	CLASS	SUB-CLASS	PERTINENT SHTS. PP. DWG. SPEC.
L							
M							
N							
O							
P							
Q							
OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.)							
R	<i>Gift Certificate . com (2/98)</i>						
S	<i>"Electronic Payment System" O'Malley D - Arked House 1997 (text)</i>						
T							
U							
EXAMINER		DATE					
<i>[Signature]</i>		4/28/02		<i>Geoffrey Albers</i>			
* A copy of this reference is not being furnished with this office action. (See Manual of Patent Examining Procedure, section 707.05 (a).)							